

Ralph Steven Lewis, Pro se
2470 Citrus Garden Circle
Henderson, Nevada 89052
Tel: 702 624 8145
Email: rslewis2425@gmail.com

RECEIVED
AND FILED

ARV

2019 FEB 19 AM 10:24

U.S. BANKRUPTCY COURT
MARY A. SCHOTT, CLERK

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEVADA

In Re:	)	BK Case No.: 15-15696-mkn
Ralph Steven Lewis	)	Chapter 13
)	
	)	RESPONSE IN OPPOSITION TO:
	)	MOTION TO VACATE ORDER, AND
	)	MOTION FOR NEW TRIAL RE
	)	DEBTOR'S OBJECTION TO CLAIM
	)	NO. 8
	)	WITH CERTIFICATE OF SERVICE
)	
	)	Date: March 6, 2019
	)	Time: 2:30 p.m.
<u>Debtor</u>)	

CERTIFICATE OF SERVICE

I, Ralph S. Lewis, do hereby certify that I am over the age of 21 and a resident of Clark County, Nevada and that on February 19, 2019 I mailed true and correct copies of the

RESPONSE IN OPPOSITION TO: MOTION TO VACATE ORDER, AND MOTION FOR NEW TRIAL RE DEBTOR'S OBJECTION TO CLAIM NO. 8; WITH CERTIFICATE OF SERVICE

to the following persons at the addresses listed below:

Rick A. Yarnall, Trustee
701 Bridger Avenue, Suite 820
Las Vegas, NV 89101

Jennifer R. Bergh, Attorney
Ghidotti | Berger, LLP
8716 Spanish Ridge Ave, #115
Las Vegas, NV 89148

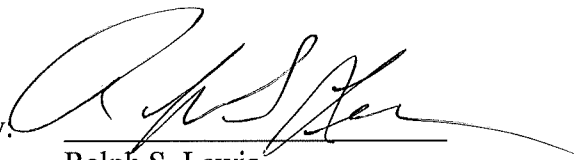
Wilmington Savings Fund Society. FSB,
Owner Trustee of the Residential Credit
Opportunities Trust V-C
c/o
AMIP Management
3020 Old Ranch Parkway, Suite 180
Seal Beach, CA 90740

by United States Mail, postage prepaid, on February 19, 2019.

I certify under penalty of perjury under the laws of the United States of America
that the foregoing is true and correct.

Dated this 19th day of February, 2019

By.

A handwritten signature in black ink, appearing to read 'R. S. Lewis', is written over a horizontal line.

Ralph S. Lewis
2470 Citrus Garden Circle
Henderson, NV 89052

EXHIBIT 1

From: Ralph S. Lewis <rslewis2425@gmail.com>
Sent: Saturday, November 11, 2017 9:24 AM
To: 'glw@tblaw.com'
Subject: FW: Lewis 13BK Case 15-15696-mkn re Stanwich
Attachments: 2017 11-10b RSLewis 13BK Case 15-15696-mkn re Stanwich-Wilde.docx

Gregory L. Wilde, Esq.
Tiffany & Bosco, P.A.
212 South Jones Blvd.
Las Vegas, NV 89107
T: 702 258 8200
E: nvbk@tblaw.com

Dear Mr. Wilde,

The trailing email response to your letter was sent yesterday.

Sincerely

Ralph S. Lewis, Pro se for
Ralph S. Lewis
2470 Citrus Garden Circle
Henderson, NV 89052
T: 702 624 8145
E: rslewis2425@gmail.com

From: Ralph S. Lewis [<mailto:rslewis2425@gmail.com>]
Sent: Friday, November 10, 2017 2:48 PM
To: Gregory L. Wilde Esq. (nvbk@tblaw.com)
Cc: 'mailto:ecfmail@lasvegas13.com'
Subject: Lewis 13BK Case 15-15696-mkn re Stanwich

November 10, 2017

Gregory L. Wilde, Esq.
Tiffany & Bosco, P.A.
212 South Jones Blvd.
Las Vegas, NV 89107
T: 702 258 8200
E: nvbk@tblaw.com

SENT VIA EMAIL TO:
nvbk@tblaw.com
ecfmail@lasvegas13.com

RE: Wilde/Stanwich letter dated November 07, 2017
Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust A
Property Address: 2470 Citrus Garden Circle, Henderson, NV 89052

EXHIBIT 1

Your File No.: 16-74483; BK Case No: 15-15696-mkn

Dear Mr. Wilde

Please allow this transmittal to acknowledge my receipt of your letter referenced above this afternoon and to again convey my interest in resolving this matter as expressed in my correspondence to Carrington/Stanwich dated November 03, 2017. I contacted your office as requested in your letter and left my phone number as you were unavailable.

I look forward to speaking with you at your earliest convenience,

Sincerely

Ralph S. Lewis, Pro se for
Ralph S. Lewis
2470 Citrus Garden Circle
Henderson, NV 89052
T: 702 624 8145
E: rslewis2425@gmail.com

Cc: Rick A. Yarnall, via e-mail: ecfmail@lasvegas13.com

EXHIBIT 2

Received
08NOV2018

Residential Credit Opportunities Trust V-B

November 5, 2018

Notification of Assignment, Sale or Transfer of Your Mortgage Loan

The ownership of your mortgage loan has been transferred by Loan Number to Residential Credit Opportunities Trust V-B. This transfer was effective October 31, 2018.

The assignment, sale, or transfer of your mortgage loan does not affect any term or condition of your Mortgage, Deed of Trust, or Note. The transfer of the ownership of your mortgage loan to Residential Credit Opportunities Trust V-B has not been publicly recorded.

Residential Credit Opportunities Trust V-B is a private real estate investment company that purchases mortgages and residential real estate. We own our real estate assets. We do not provide our services to third parties, nor do we charge homeowners fees for the services we provide.

Residential Credit Opportunities Trust V-B does not service your loan. Instead, we work closely with our Loan Servicer (an organization that collects mortgage payments), mortgage banks, and third party service providers to provide our homeowners cost effective and appropriate solutions for their homeownership problems.

The new servicer of your mortgage loan will be FCI Lender Services, Inc. ("FCI"). You will shortly receive a letter from FCI notifying you that they are the new servicer of your mortgage loan.

You may write or contact us with questions concerning your mortgage at the number below. I look forward to speaking to you.

Sincerely,

Ron McMahan

Ron McMahan, CEO

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

P.O. Box 2741, Seal Beach, CA 90740

562-735-6555

Residential Credit Opportunities Trust V-B

EXHIBIT 3

November 5, 2018

Ralph S Lewis
2470 Citrus Garden Circle
Henderson, NV 89052

REC
11-8-2018

Dear Ralph S Lewis,

This letter confirms Residential Credit Opportunities Trust V-B is the new owner of your mortgage loan. ~~The ownership of your mortgage loan was acquired by Residential Credit Opportunities Trust V-B, October 31, 2018.~~

The new servicer of your mortgage loan will be FCI Lender Services, Inc. ("FCI"). You will shortly receive a letter from FCI notifying you that they are the new servicer of your mortgage loan. A representative of FCI can also be contacted at 800-931-2424 to confirm Residential Credit Opportunities Trust V-B is the new owner of your mortgage loan, or to answer any questions you may have.

Residential Credit Opportunities Trust V-B will not be the servicer of your mortgage loan. We are a private real estate investment company that purchases mortgages and residential real estate. We own our real estate assets. We do not provide our services to third parties, nor do we charge homeowners fees for the services we provide.

Residential Credit Opportunities Trust V-B has many programs designed to fit your current financial needs and to regain equity in your home. We also have programs available to you should you wish to vacate your property and be rid of further financial obligation.

Please contact me with any questions or comments. I look forward to speaking to you.

Sincerely,

Ron McMahan

Ron McMahan, CEO

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

P.O. Box 2741, Seal Beach, CA 90740

562-735-6555

12/03/2018



FCI Lender Services, Inc.

Loan Servicing • Specialty Servicing • Default

Phone: 800-931-2424 Fax: 714-282-5775

EXHIBIT 4*REC DEC 7, 2018***NOTICE OF SERVICING TRANSFER**

RALPH LEWIS
2470 CITRUS GARDEN CIR
HENDERSON, NV 89052

Loan #: 9160039932
Property: 2470 CITRUS GARDEN CIRC
HENDERSON, NV 89052

Dear RALPH LEWIS:

The servicing of your Promissory Note is being transferred, effective 11/28/2018. This means that after this date, a new Servicer will be collecting your Promissory Note payments from you. Nothing else about your Promissory Note will change.

Carrington Mortgage Services, LLC is now collecting your payments. Carrington Mortgage Services, LLC will stop accepting payments received from you on 11/28/2018. FCI Lender Services, Inc. will collect your payments going forward. FCI Lender Services, Inc. will start accepting payments received from you on 11/28/2018.

Send all payments due on or after 11/28/2018 to FCI Lender Services Inc. at this address: PO BOX 27370, Anaheim, CA 92809-0112.

If you have any questions for either your present servicer, Carrington Mortgage Services, LLC, or your new Servicer FCI Lender Services, Inc. about your Promissory Note or this transfer, please contact them using the information below:

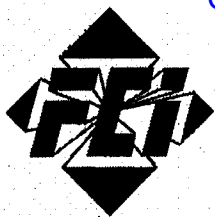
Previous Servicer
Carrington Mortgage Services, LLC
Customer Service
P.O. Box 5001
WESTFIELD, IN, 46074
(877) 267-1221 (toll free or collect)
Hours of Operation:
Monday - Friday
07:00 AM - 05:00 PM (Pacific Standard Time)

Current Servicer:
FCI Lender Services, Inc.
Customer Care Department
Post Office Box 27370
Anaheim Hills, California 92809-0112
(800) 931-2424, x651 (toll free)
Hours of Operation
Monday - Friday
08:00 AM - 05:00 PM (Pacific)

Important Note about insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may not affect your insurance because we have not serviced mortgage life or disability premiums. However, if you wish to retain optional insurance, we would suggest that you contact your current optional product service provider or your Lender.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old Servicer on or before its due date may not be treated by the new Servicer as late, and a late fee may not be imposed on you.

Sincerely,
Customer Care Department
FCI Lender Services



FCI Lender Services, Inc.

Loan Servicing • Specialty Servicing • Default

Phone: 800-931-2424 Fax: 714-282-5775

BORROWER WELCOME LETTER

RALPH LEWIS
2470 CITRUS GARDEN CIR
HENDERSON, NV 89052

Re Loan Number: 9160039932

Property: 2470 CITRUS GARDEN CIRC, HENDERSON, NV 89052

Dear RALPH LEWIS:

Welcome to FCI Lender Services, Inc. ("FCI") Loan servicing! FCI is your Servicing Agent and is servicing your Promissory Note on behalf of your Lender/Creditor, Residential Credit Opportunities Trust V-B (The "Creditor"). FCI is also a Debt Collector. Your Creditor has authorized FCI to process and collect your scheduled Promissory Note payments according to your Promissory Note and Security Instrument. A *Payment Statement* will be mailed or emailed to you on a regular basis. Please send your check with your account number written on it, plus the payment coupon from your statement (unless you have established an Automated Payments (ACH) debit program with FCI). You should review each *Payment Statement* carefully for accurate loan information. At year-end, an interest statement (IRS Form 1098) will be mailed to you for tax purposes. To view your account, and for other payment options, visit www.trustfci.com and click on "Borrower Payment Options" located at the top of FCI's web page.

IMPORTANT BANKRUPTCY INFORMATION

IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT.

Your Creditor has provided FCI the following information regarding the Total Amount Due on your Promissory Note (the "Debt").

Deferred Principal Balance:	\$ 0.00	Principal Balance:	\$ 279,196.48
Deferred Unpaid Interest:	\$ 0.00	Accrued Interest:	\$ 121,723.85
Deferred Late Charges:	\$ 0.00	Accrued Late Charges:	\$ 2,796.42
Deferred Loan Charges:	\$ 0.00	Other Amounts Due:	\$ 23,531.36

Amount of Debt: \$ 427,248.11

VALIDATION OF DEBT: Unless you, the consumer, within thirty days after receipt of this notice, dispute the validity of the Debt, or any portion thereof, the Debt will be assumed to be valid by FCI as the Debt Collector. If you notify FCI in writing, within thirty days after receipt of this notice, that you dispute the Debt or any portion of the Debt, we will, as required by law, obtain and mail to you verification of the Debt and/or a copy of a Judgment against you. Upon your written request within the thirty-day period, FCI as the Debt Collector will provide you, as the consumer, with the name and address of the original creditor, if different from the current Creditor.

As of the date of this Notice, the Debt is \$ 427,248.11. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection.

PLEASE BE ADVISED YOUR LOAN TERMS MAY BE ADJUSTED ONCE ALL LOAN DOCUMENTS HAVE BEEN RECEIVED AND/OR REVIEWED.

IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If you have any questions regarding the above information, please write or call FCI's Customer Care Center toll-free number at 1-800-931-2424 (x651) during normal business hours (Monday-Friday, 8:00 AM – 5:00 PM, PST). When calling, please reference your loan number.

Sincerely,
Customer Care Department
FCI Lender Services



FCI Lender Services, Inc.

Loan Servicing • Specialty Servicing • Default

Phone: 800-931-2424 Fax: 714-282-5775

ANNOUNCING

FCI'S BORROWER LIVE LOGIN

FCI's live login gives Borrowers access to current Loan Information including:

Monthly Statements
Principal Balance
Payment History
Loan Charges
Payments Due

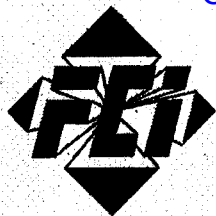
Use your Borrower Login to **make last minute Online Payments** that will be credited to your account based on the time submitted. Simply click on "Express Payment" to make your loan payment for a small Express Payment fee.

Providing your loan is performing and current, you can also use your Borrower Login to **set up Automatic Payments (ACH)**, and not worry about sending in checks again.

Go to **www.trustfci.com** "Customer Login" and click on "Borrower Login" to set up your account.

Sincerely,
Customer Care Department
FCI Lender Services

12/03/2018



FCI Lender Services, Inc.

Loan Servicing • Specialty Servicing • Default

Phone: 800-931-2424 Fax: 714-282-5775

Privacy Policy

RALPH LEWIS
2470 CITRUS GARDEN CIR
HENDERSON, NV 89052

Dear RALPH LEWIS:

At FCI Lender Services and our family of companies, we appreciate your business and the trust you have placed in us. We are committed to protecting the personal data we obtain about you. Please know that we do not sell your personal data. Please review the following details.

What personal data we may collect about you?

We may collect personal data about you to process your payments and to communicate with you regarding the status of your loan and payments. When required, we will obtain your consent before collecting it. The personal data may include:

Name and Address

Credit & Payment Data

Social Security number or taxpayer identification number

What do we do with your personal data?

We comply with Federal and State requirements related to the protection and use of your data. This means we only share data where we are permitted or required to do so. We also may be required to obtain your authorization before disclosing certain types of personal data. We may use your data for the following:

Process Loan and Payments

Respond to your requests

Comply with regulatory requirements

Prevent Fraud

We do not sell personal data about current or former customers or their accounts. We do not share your personal data for marketing purposes with anyone outside our family of companies. When affiliates or outside companies perform a service on our behalf, we may share your personal data with them. We require them to protect your personal data, and we only permit them to use your personal data to perform these services. Examples of outside parties who may receive your data are:

State or Federal Authorities

Other companies or service providers supporting your account

How do we protect your personal data?

In order to protect your personal data, we maintain physical, electronic, and procedural safeguards. We review these safeguards regularly in keeping with technological advancements. We restrict access to your personal data. We also train our employees in the proper handling of your personal data.

Our commitment to keeping you informed.

We will send you a Privacy Policy each year while you are our customer. In the event we broaden our data sharing practices, we will send you a new policy.

EXHIBIT 5

December 20, 2018

Residential Credit Opportunities Trust V-B
c/o FCI Lender Services, LLC
Customer Care Department
PO Box 27370
Anaheim Hills, CA 92809-0112
T: 800 931 2424 x651
ATTN: ADMINISTRATOR

SENT VIA US MAIL

RE: Real Property - 2470 Citrus Garden Circle, Henderson, NV 89052
FCI File # 9160039932; Claim #8
US Bankruptcy Court, District of Nevada, Chapter 13 Case 15-15696-mkn

Dear Administrator:

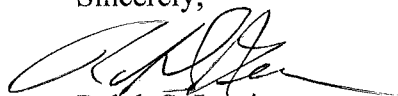
Please allow this letter to acknowledge my receipt of your Servicing Transfer and Demand Notices dated 12/03/2018, which included Notice pursuant to the Fair Debt Collection Practices Act.

BE ADVISED that your Note and Claim with respect to the Property referenced above have been disputed and remain in dispute. Bank of America, N. A. ("BoA") and Carrington Mortgage Services, LLC ("CMS") failed to respond to said disputes. CMS acknowledged my Qualified Written Request for Information in their letter dated 11/27/2018 indicating that they would comply in accordance with federal law on or before 01/03/2019. To date I have received nothing.

BE FURTHER ADVISED that on July 12, 2018 the Court referenced above RULED that my Objection to Proof of Claim #8 was fact-backed and the matter would be set for trial following discovery to be completed by October 11, 2018. The Court scheduled a Status Hearing for October 17, 2018 at which time Jason Kolbe, attorney with the law firm Tiffany & Bosco representing Claimant #8 informed the Court that Claimant #8 was unable to complete Discovery and requested an additional 90 days to comply with the Discovery Order, which was Granted by the Court and a new Status Hearing is scheduled for January 16, 2019 at 2:30pm. To date Claimant #8 has failed to respond or produce anything in compliance with said Discovery.

Included herewith please find my Notice of Dispute and Notice of Bankruptcy Filing under which you are stayed from attempting to collect, service or take any action with respect to the alleged debt represented in your correspondence.

Sincerely,



Ralph S. Lewis

2470 Citrus Garden Circle, Henderson, NV 89052

Tel: 702 624 8145; Email: rslewis2425@gmail.com

EXHIBIT 5

Notice of Dispute
Pursuant to Fair Debt Collection Practices Act
15 U.S.C. Section 1692, et seq.

December 20, 2018

Residential Credit Opportunities Trust V-B
c/o FCI Lender Services, LLC
Customer Care Department
PO Box 27370
Anaheim Hills, CA 92809-0112
T: 800 931 2424 x651
ATTN: ADMINISTRATOR

SENT VIA US MAIL

RE: Real Property - 2470 Citrus Garden Circle, Henderson, NV 89052
FCI File # 9160039932; Claim #8
US Bankruptcy Court, District of Nevada, Chapter 13 Case 15-15696-mkn

Dear Administrator:

NOTICE IS HEREBY GIVEN that I dispute the validity of the debt represented in your 12/03/2018 correspondence that I received on 12/07/2018 and I deny that I owe the demand made therein. In accordance with the Fair Debt Collection Practices Act formally known as and codified under 15 USC §§ 1692(a-p), I am asking for, and you are required to provide me with information. Based on representations in your correspondence I am requesting that you provide me with the following information:

1. How you determined that I owe the money claimed by you;
2. How the amount claimed by you was calculated;
3. Copy of an agreement where I agreed to pay what you say I owe;
4. Copy of the terms by which I agreed to pay what you say I owe;
5. Copy of any modification of the agreement or its terms and agreed to by me;
6. Evidence that I ever made any payment under the terms of said agreement;
7. Evidence that the debt was purchased by the new creditor referenced by you;
8. Evidence of any consideration paid by the new creditor referenced by you;
9. Evidence of an assignment of the debt to the new creditor referenced by you; and
10. The physical street address for service of process on the new creditor referenced by you.

DEMAND IS HEREBY MADE that you cease collection activities until or unless you comply with my requests. You may contact me for reasonable inquiries.


Ralph S. Lewis

2470 Citrus Garden Circle, Henderson, NV 89052
Tel: 702 624 8145; Email: rslewis2425@gmail.com

EXHIBIT 5

December 20, 2018

Residential Credit Opportunities Trust V-B
c/o FCI Lender Services, LLC
Customer Care Department
PO Box 27370
Anaheim Hills, CA 92809-0112
T: 800 931 2424 x651
ATTN: ADMINISTRATOR

SENT VIA US MAIL

RE: Real Property - 2470 Citrus Garden Circle, Henderson, NV 89052
FCI File # 9160039932; Claim #8
US Bankruptcy Court, District of Nevada, Chapter 13 Case 15-15696-mkn

Dear Administrator:

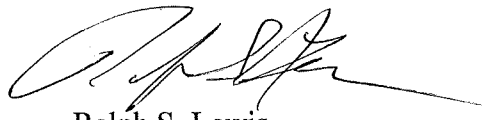
Notice is hereby given that I filed a Bankruptcy Case on October 02, 2015. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Notice of Bankruptcy Case Filing
FILED: October 02, 2015; CASE: 15-15696-mkn

United States Bankruptcy Court, District of Nevada
300 Las Vegas Blvd., South, Las Vegas, NV 89101
Telephone number: (702) 527-7000

Debtor
RALPH STEVEN LEWIS, Pro se
2470 CITRUS GARDEN CIRCLE
HENDERSON, NV 89052
Tel: 702 624 8145

Trustee
RICK A. YARNALL
701 BRIDGER AVE., #820
LAS VEGAS, NV 89101
(702) 853-4500



Ralph S. Lewis
2470 Citrus Garden Circle
Henderson, NV 89052
Tel: 702 624 8145
Email: rslewis2425@gmail.com



FCI Lender Services, Inc.

Loan Servicing • Specialty Servicing • Default

Phone: 800-931-2424 Fax: 714-282-5775

EXHIBIT 6

ACKNOWLEDGEMENT OF, AND PARTIAL RESPONSE TO, REQUEST FOR ACCOUNT REVIEW

Ralph Lewis
2470 Citrus Garden Circle
Henderson, NV 89052

RECEIVED
JAN 11, 2019

01/08/2019

Re Loan Number: 9160039932

Property: 2470 CITRUS GARDEN CIRCLE, HENDERSON, NV 89052

Dear Ralph Lewis:

FCI Lender Services, Inc. (FCI) is the servicer of the above-referenced mortgage loan on behalf of Residential Credit Opportunities Trust V-C. On 1/2/19 we received your request and dispute regarding your loan. This letter hereby acknowledges receipt of your request and dispute.

Please be advised that we have initiated the process to respond to your request and dispute promptly. However be further advised that the process may take some time to complete. We will make every effort to respond to your request and dispute in a timely manner.

As a partial response, the following TILA information is being provided:

Originator:

Bank of America
9000 Southside Blvd.
Bldg #600
Jacksonville, FL 32256

Current Owner/Master Servicer:

Residential Credit Opportunities Trust V-C
3020 Old Ranch Parkway, Ste 180
SEAL BEACH, CA, 90740
562-742-3091
562-594-4591

Current Sub-Servicer:

FCI Lender Services, Inc.
P.O. Box 27370
Anaheim, CA 92809-0112
800-931-2424 x 651
714-282-5775 (fax)

If you should have any questions, please feel free to contact our office toll-free at 800-931-2424 (x651) Monday – Friday between 8:00 am – 5:00 pm, Pacific Time for further assistance.

Thank you,
FCI Lender Services, Inc.
Customer Care Department
800-931-2424 x. 651

Note: FCI Lender Services, Inc. is a debt collector and is attempting to collect a debt. Any information obtained will be used in furtherance of that purpose.

IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU HAVE RECEIVED A BANKRUPTCY DISCHARGE, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT.

Ralph S. Lewis

From: Ralph S. Lewis <rslewis2425@gmail.com>
Sent: Monday, October 22, 2018 4:16 PM
To: 'Jason C. Kolbe'
Subject: T&B – 16-74483 CH13BK 15-15696-mkn Discovery - Obj to PoC

EXHIBIT 7

TIFFANY & BOSCO, P.A
Jason C. Kolbe, Esq.,
Nevada Bar No. 11624
10100 W. Charleston Boulevard, Suite 220
Las Vegas, NV 89135
Telephone: 702 258-8200; Fax: 702 258-8787; E: jck@tblaw.com

DATED: October 22, 2018

SENT VIA EMAIL TO: Jason C. Kolbe - jck@tblaw.com

GOOD FAITH BASIS FOR DISCOVERY CONTINUATION

RE: RALPH STEVEN LEWIS, Bk Case No. 15-15696-mkn
Discovery Matter Related to Objection to Proof of Claim#8
Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust A
T&B – 16-74483

Dear Mr. Kolbe

On October 17, 2018, a Status Hearing on calendar before the Court was heard with respect to the Discovery Matter referenced above at which time I informed the Court that none of the Discovery had been completed and you informed the Court that the Claimant had been unable to complete the Discovery. When asked, you informed the Court that the Claimant would need an additional ninety days to complete the Discovery and based on our verbal agreement prior to the hearing I did not object. The Court so Ordered a Continuance of the Status Hearing until January 16, 2019.

In accordance with our Agreement, you agreed to produce at your earliest opportunity the Original Note for inspection by me or my representative to avoid any further nuisance or added Discovery necessary given the three distinct Parties all having claims of possession of said Note. Be advised that all parts of the Discovery related to the Note, its Holder, Owner and Servicer will need to be completed and documented in this immediate effort by which to resolve the alleged Owner and or Holder of the Note of which I have provided the Court with a Fact-Based Objection and Dispute.

Further, I will expect that the remaining Discovery Matter shall be completed and forwarded to me prior to January 16, 2019.

Please let me know as soon as possible if the Claimant of Claim#8 "puts" the Note back on HUD or BoA.

Ralph S. Lewis
2470 Citrus Garden Circle
Henderson, NV 89052
T: 702 624 8145
E: rslewis2425@gmail.com